

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

LAUREN A. SIMKO

Case No.:18-24558

Debtor(s)

Ronda J. Winnecour

Document No.:

Movant

vs.

No Respondents.

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following final report and account of the administration of the estate pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/23/2018 and confirmed on 01/31/2019 . The case was subsequently  
(B)DISMISSED AFTER CONFIRMATION FUNDS TO DEBTOR

2. The Trustee made the following disbursements.

|                                  |      |                   |
|----------------------------------|------|-------------------|
| Total Receipts                   |      | 195,416.00        |
| Less Refunds to Debtor           | 0.00 |                   |
| <b>TOTAL AMOUNT OF PLAN FUND</b> |      | <b>195,416.00</b> |

|                                    |          |                  |
|------------------------------------|----------|------------------|
| Administrative Fees                |          |                  |
| Filing Fee                         | 0.00     |                  |
| Notice Fee                         | 0.00     |                  |
| Attorney Fee                       | 2,000.00 |                  |
| Trustee Fee                        | 8,940.37 |                  |
| Court Ordered Automotive Insurance | 0.00     |                  |
| <b>TOTAL ADMINISTRATIVE FEES</b>   |          | <b>10,940.37</b> |

| Creditor Type   | Creditor Name                     | Claim Amount | Prin Paid | Int Paid  | Total Paid        |
|-----------------|-----------------------------------|--------------|-----------|-----------|-------------------|
| <b>Secured</b>  |                                   |              |           |           |                   |
|                 | NATIONSTAR MORTGAGE LLC(*)        | 0.00         | 65,529.55 | 0.00      | 65,529.55         |
|                 | Acct: 5858                        |              |           |           |                   |
|                 | NATIONSTAR MORTGAGE LLC(*)        | 127.54       | 127.54    | 0.00      | 127.54            |
|                 | Acct: 5858                        |              |           |           |                   |
|                 | BANKERS HEALTHCARE GROUP LLC      | 42,612.12    | 42,612.12 | 15,639.31 | 58,251.43         |
|                 | Acct: 1443                        |              |           |           |                   |
|                 | TRI BORO FEDERAL CREDIT UNION*    | 0.00         | 0.00      | 0.00      | 0.00              |
|                 | Acct: 2484                        |              |           |           |                   |
|                 | MUNICIPALITY OF BETHEL PARK (SWG) | 44.88        | 44.88     | 0.00      | 44.88             |
|                 | Acct: L301                        |              |           |           |                   |
|                 | BMW BANK OF NORTH AMERICA         | 23,150.00    | 20,004.75 | 567.97    | 20,572.72         |
|                 | Acct: 2709                        |              |           |           |                   |
|                 | FIRST NATIONAL BANK OF PA(*)      | 7,041.13     | 7,041.13  | 777.00    | 7,818.13          |
|                 | Acct: 8731                        |              |           |           |                   |
|                 |                                   |              |           |           | <b>152,344.25</b> |
| <b>Priority</b> |                                   |              |           |           |                   |
|                 | DAVID L FUCHS ESQ                 | 0.00         | 0.00      | 0.00      | 0.00              |
|                 | Acct:                             |              |           |           |                   |

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**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

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| Creditor Type    | Creditor Name                    | Claim Amount | Prin Paid | Int Paid | Total Paid |
|------------------|----------------------------------|--------------|-----------|----------|------------|
| <b>Priority</b>  |                                  |              |           |          |            |
|                  | LAUREN A. SIMKO                  | 0.00         | 0.00      | 0.00     | 0.00       |
|                  | Acct:                            |              |           |          |            |
|                  | JOHN SEMBRAT ESQ                 | 0.00         | 0.00      | 0.00     | 0.00       |
|                  | Acct:                            |              |           |          |            |
|                  | JOHN SEMBRAT ESQ                 | 2,000.00     | 2,000.00  | 0.00     | 0.00       |
|                  | Acct:                            |              |           |          |            |
|                  | COURT OF COMMON PLEAS - ALLEGHEN | 0.00         | 0.00      | 0.00     | 0.00       |
|                  | Acct: 2920                       |              |           |          |            |
|                  | INTERNAL REVENUE SERVICE*        | 17,167.48    | 17,167.48 | 0.00     | 17,167.48  |
|                  | Acct: 5767                       |              |           |          |            |
|                  |                                  |              |           |          | 17,167.48  |
| <b>Unsecured</b> |                                  |              |           |          |            |
|                  | ADVANCED DERMATOLOGY & COSMETIC  | 220.47       | 29.08     | 0.00     | 29.08      |
|                  | Acct: 9190                       |              |           |          |            |
|                  | ALLEGHENY HEALTH NETWORK         | 0.00         | 0.00      | 0.00     | 0.00       |
|                  | Acct: 2797                       |              |           |          |            |
|                  | ALLEGHENY HEALTH NETWORK         | 0.00         | 0.00      | 0.00     | 0.00       |
|                  | Acct: 2797                       |              |           |          |            |
|                  | ALLEGHENY HEALTH NETWORK         | 0.00         | 0.00      | 0.00     | 0.00       |
|                  | Acct: 2797                       |              |           |          |            |
|                  | AMERICAN EXPRESS NATIONAL BANK   | 5,398.61     | 712.13    | 0.00     | 712.13     |
|                  | Acct: 2005                       |              |           |          |            |
|                  | AMERICAN EXPRESS NATIONAL BANK   | 8,210.79     | 1,083.08  | 0.00     | 1,083.08   |
|                  | Acct: 2008                       |              |           |          |            |
|                  | AMERICAN EXPRESS NATIONAL BANK   | 9,798.42     | 1,292.50  | 0.00     | 1,292.50   |
|                  | Acct: 1001                       |              |           |          |            |
|                  | AMERICAN EXPRESS                 | 0.00         | 0.00      | 0.00     | 0.00       |
|                  | Acct: 0391                       |              |           |          |            |
|                  | JEFFERSON CAPITAL SYSTEMS LLC*   | 19,916.98    | 2,627.23  | 0.00     | 2,627.23   |
|                  | Acct: 9771                       |              |           |          |            |
|                  | BANK OF AMERICA NA**             | 7,995.47     | 1,054.67  | 0.00     | 1,054.67   |
|                  | Acct: 7511                       |              |           |          |            |
|                  | BANKERS HEALTHCARE GROUP         | 22,557.82    | 2,975.58  | 0.00     | 2,975.58   |
|                  | Acct: 2427                       |              |           |          |            |
|                  | CAPITAL ONE**                    | 0.00         | 0.00      | 0.00     | 0.00       |
|                  | Acct: 1687                       |              |           |          |            |
|                  | CHASE BANK USA NA(*)             | 7,050.91     | 930.08    | 0.00     | 930.08     |
|                  | Acct: 1994                       |              |           |          |            |
|                  | CHASE BANK USA NA(*)             | 8,883.72     | 1,171.84  | 0.00     | 1,171.84   |
|                  | Acct: 9815                       |              |           |          |            |
|                  | CHILDRENS COMMUNITY CARE         | 0.00         | 0.00      | 0.00     | 0.00       |
|                  | Acct: 1201                       |              |           |          |            |
|                  | CITIBANK NA**                    | 0.00         | 0.00      | 0.00     | 0.00       |
|                  | Acct: 2475                       |              |           |          |            |
|                  | COLLECTION SERVICE CENTER INC    | 0.00         | 0.00      | 0.00     | 0.00       |
|                  | Acct:                            |              |           |          |            |
|                  | DISCOVER BANK(*)                 | 6,517.23     | 859.68    | 0.00     | 859.68     |
|                  | Acct: 4552                       |              |           |          |            |
|                  | EMILY PROGRAM PC                 | 0.00         | 0.00      | 0.00     | 0.00       |
|                  | Acct: 8336                       |              |           |          |            |
|                  | FIRST NATIONAL BANK OF PA(*)     | 1,933.52     | 255.05    | 0.00     | 255.05     |
|                  | Acct: 0093                       |              |           |          |            |
|                  | FIRST NATIONAL BANK OF OMAHA(*)  | 561.25       | 74.03     | 0.00     | 74.03      |
|                  | Acct: 5729                       |              |           |          |            |
|                  | JEFFERSON REGIONAL MED CNTR      | 0.00         | 0.00      | 0.00     | 0.00       |
|                  | Acct: 5404                       |              |           |          |            |
|                  | JEFFERSON REGIONAL MED CNTR      | 0.00         | 0.00      | 0.00     | 0.00       |
|                  | Acct: 8656                       |              |           |          |            |

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| Creditor Type | Creditor Name                      | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|------------------------------------|--------------|-----------|----------|------------|
| Unsecured     |                                    |              |           |          |            |
|               | CAPITAL ONE NA**                   | 3,137.65     | 413.89    | 0.00     | 413.89     |
|               | Acct: 6663                         |              |           |          |            |
|               | MED EXPRESS BILLING++              | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 3908                         |              |           |          |            |
|               | MUSIC HUT                          | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct:                              |              |           |          |            |
|               | DANIEL W PITUCH DMD MD PC++        | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 2856                         |              |           |          |            |
|               | PROSPER MARKET PLACE               | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 9579                         |              |           |          |            |
|               | QUEST DIAGNOSTICS INC              | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 1383                         |              |           |          |            |
|               | JANTZEN SIMKO                      | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct:                              |              |           |          |            |
|               | SKIN PATHOLOGY SERVICES            | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 5855                         |              |           |          |            |
|               | SOUTH HILLS ORTHO SURGERY ASSOCI/  | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 1643                         |              |           |          |            |
|               | SOUTH HILLS RADIOLOGY ASSOC(*)     | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 4576                         |              |           |          |            |
|               | SOUTH HILLS RADIOLOGY ASSOC(*)     | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 5120                         |              |           |          |            |
|               | ST CLAIR EMERGENCY                 | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 1436                         |              |           |          |            |
|               | ST CLAIR HOSPITAL                  | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 1203                         |              |           |          |            |
|               | ST CLAIR HOSPITAL                  | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 5764                         |              |           |          |            |
|               | ST CLAIR URGENT CARE               | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 5386                         |              |           |          |            |
|               | PORTFOLIO RECOVERY ASSOCIATES, LL  | 1,829.61     | 241.34    | 0.00     | 241.34     |
|               | Acct: 5494                         |              |           |          |            |
|               | TRANSWORLD SYSTEMS                 | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 9761                         |              |           |          |            |
|               | TRI BORO FEDERAL CREDIT UNION*     | 424.90       | 56.05     | 0.00     | 56.05      |
|               | Acct: 2484                         |              |           |          |            |
|               | UPMC PHYSICIAN SERVICES            | 147.51       | 19.46     | 0.00     | 19.46      |
|               | Acct: 2920                         |              |           |          |            |
|               | WEST PENN POWER*                   | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 1894                         |              |           |          |            |
|               | INTERNAL REVENUE SERVICE*          | 1,100.89     | 145.22    | 0.00     | 145.22     |
|               | Acct: 5767                         |              |           |          |            |
|               | BMW BANK OF NORTH AMERICA          | 3,884.56     | 512.41    | 0.00     | 512.41     |
|               | Acct: 2709                         |              |           |          |            |
|               | VERIZON BY AMERICAN INFOSOURCE LP  | 91.19        | 12.03     | 0.00     | 12.03      |
|               | Acct: 0001                         |              |           |          |            |
|               | ADVANCED DERMATOLOGY & COSMETIC    | 354.88       | 46.81     | 0.00     | 46.81      |
|               | Acct: 9191                         |              |           |          |            |
|               | BANKERS HEALTHCARE GROUP LLC       | 2,674.66     | 352.81    | 0.00     | 352.81     |
|               | Acct: 1443                         |              |           |          |            |
|               | FIRST NATIONAL BANK OF PA(*)       | 750.00       | 98.93     | 0.00     | 98.93      |
|               | Acct: 8731                         |              |           |          |            |
|               | DOMESTIC RELATIONS OBLIGATION      | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct:                              |              |           |          |            |
|               | SYNCHRONY BANK                     | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 5494                         |              |           |          |            |
|               | PHELAN HALLINAN DIAMOND & JONES LI | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct:                              |              |           |          |            |
|               | GRB LAW**                          | 0.00         | 0.00      | 0.00     | 0.00       |

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| Creditor Type           | Creditor Name                      | Claim Amount | Prin Paid | Int Paid | Total Paid |
|-------------------------|------------------------------------|--------------|-----------|----------|------------|
| Unsecured               |                                    |              |           |          |            |
|                         | Acct:                              |              |           |          |            |
|                         | GOLVASH & EPSTEIN LLC FORMERLY BRI | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct:                              |              |           |          |            |
|                         | CHASE(*)                           | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct:                              |              |           |          |            |
|                         | KML LAW GROUP PC*                  | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct:                              |              |           |          |            |
|                         | ALLTRAN FINANCIAL                  | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct:                              |              |           |          |            |
|                         | CMC                                | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct:                              |              |           |          |            |
|                         | CREDITECH                          | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct:                              |              |           |          |            |
|                         | NATIONWIDE CREDIT CORP             | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct:                              |              |           |          |            |
|                         | STATE COLLECTION SERVICE INC       | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct:                              |              |           |          |            |
|                         |                                    |              |           |          | 14,963.90  |
| TOTAL PAID TO CREDITORS |                                    |              |           |          | 184,475.63 |

TOTAL CLAIMED  
 PRIORITY 17,167.48  
 SECURED 72,975.67  
 UNSECURED 113,441.04

Date: 06/30/2023

/s/ Ronda J. Winnecour  
 RONDA J WINNECOUR PA ID #30399  
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